



Quaker Oats Credit Union
 3535 Center Point Rd. NE
 Cedar Rapids, IA 52402
 (319) 395-7060



Date:

MARRIED APPLICANTS - May apply for a separate account

INDIVIDUAL CREDIT - You must complete the applicant section about yourself and the other section about your spouse if:

- You live in a community property state (AK, AZ, CA, ID, NM, NV, P.R., TX, WA, WI), or
- Your spouse will use the account, or
- You are relying on your spouse's income as a source of repayment

If you are relying on income from alimony, child support or separate maintenance, complete the other section to the best of your ability about the person paying you.

JOINT CREDIT - Provide information about both of you (applicant and other section)

Account:

Repayment:

Amount Requested:

Purpose or Collateral:

If this application is used to issue a credit card, you understand that your use or allowing the card to be used will constitute acknowledgment and receipt and agreement to the terms and conditions of the credit card agreement provided to you with the card.

APPLICANT

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Name: Social Security No. Driver's License No. Email (Home)

Account Number Security Authentication Birthdate Home Phone Business Phone

Present Address	Own	Rent	Mortgage/ Rent to:	Monthly Payment
	Years There			Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
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Name and address of nearest relative not living with you Relationship Phone

OTHER

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Name: Social Security No. Driver's License No./State Email (Home)

Account Number Security Authentication Birthdate Home Phone Business Phone

Present Address	Own	Rent	Mortgage/ Rent to:	Monthly Payment
	Years There			Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
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Name and address of nearest relative not living with you Relationship Phone

Deposits at other Financial Institutions

Clear title assets (Car/Property)

Value:

Pledged as collateral

OUTSTANDING DEBTS AND OTHER OBLIGATIONS

Creditor	Account No.	Balance	Monthly Payments
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Do you have any outstanding judgments, ever filed bankruptcy, had debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in last 7 years?	APPLICANT		OTHER APPLICANT		ARE YOU A UNITED STATES CITIZEN? APPLICANT Yes No OTHER APPLICANT Yes No ... IF NO LIST STATUS
	Yes	No	Yes	No	
	Is any income you have shown likely to reduce in the next two years?				
	Yes	No	Yes	No	
Are you a co-maker or co-signer on any loan? If so, whom?				Yes	No
NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR					
IF ANY YES, EXPLAIN					

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: For any provision of any marital property agreement, court decree order section 766.70, or statement under section 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Only

Date

SIGNATURES

You promise that the information stated in this TotalLoan Simplified Loan Program Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report.

As security for any loan advance to you or on your behalf, under the TotalLoan Simplified Loan Agreement and Disclosure, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.

X _____ (seal)	_____ Date	X _____ (seal)	_____ Date
Applicant		Applicant	

CREDIT ACTION

APPROVED (subject to special conditions set forth below): RV = _____ % LV = _____ % By: _____ <input type="checkbox"/> ECOA Notice and reason for Rejection sent or delivered on _____	NOT APPROVED (for the following reason): The following counter offer will be made to the applicant and if accepted, we approve the loan. Describe: _____ _____ Outside information considered: <input type="checkbox"/> NO <input type="checkbox"/> YES Describe: _____ By: _____
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SIMPLIFIED LOAN PROGRAM APPLICATION